

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)
Andrew M. Plummer) Case No. 24-10173-JCM
Deana M. Plummer)
Debtor(s).) Chapter 13
X

ORDER OF COURT
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:
April, 9th 2024
☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate Protection _____

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$873 effective 04/01/24.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$885, beginning 7/24. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least ____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:

- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined

by Trustee to pay the claim in full during the Plan term:

- ☒ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- TD Retail Card Services CL#1 @ 0%
-

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-

- ☒ K. Additional Terms and Conditions:
- *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and*

522 shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

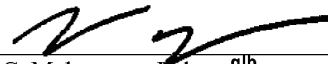
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: June 28, 2024



John C. Melaragno, Judge ^{gib}
United States Bankruptcy Court

cc: All Parties in Interest to be served by Clerk

SIGNED
6/28/24 10:42 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Andrew M. Plummer
Deana M. Plummer
Debtors

Case No. 24-10173-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jun 28, 2024

User: auto
Form ID: pdf900

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Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew M. Plummer, Deana M. Plummer, 20 N. 3rd Street, Greenville, PA 16125-2438
15701025	+ Geraldine Linn, Esq., 701 Market Street, Philadelphia, PA 19106-1538
15701028	H&R Block, PO Box 7526, Newark, DE 19714-7526
15701026	+ H&R Block, 126 West Chestnut Street, Washington, PA 15301-4423
15701030	H&R Block Emerald Advance, Raceway Plaza, Washington Pike, Route 50, Carnegie, PA 15106
15701033	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
15701039	+ National Fuel, PO Box 15630, Wilmington, DE 19850-5630
15701064	+ Penn Power, c/o Harris & Harris, 600 West Jackson Blvd., Suite 400, Chicago, IL 60661-5675
15701078	+ UPMC Health Services, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15701076	+ UPMC Health Services, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15701016	Email/Text: customercare@adminrecovery.com	Jun 29 2024 00:21:00	Admin recovery LLC, 9159 Main Street, Clarence, NY 14031
15701018	+ Email/Text: customercare@adminrecovery.com	Jun 29 2024 00:21:00	Admin Recovery LLC, 6225 Sheridan Drive, Suite 118, Buffalo, NY 14221-4800
15701017	Email/Text: customercare@adminrecovery.com	Jun 29 2024 00:21:00	Admin Recovery LLC, 45 Earhard Drive, Suite 102, Buffalo, NY 14221-7809
15701020	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2024 00:57:11	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15701019	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 29 2024 00:57:47	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15701022	+ Email/Text: bnc-bluestem@quantum3group.com	Jun 29 2024 00:21:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15701021	+ Email/Text: bnc-bluestem@quantum3group.com	Jun 29 2024 00:21:00	Fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
15701024	+ Email/Text: bnc-bluestem@quantum3group.com	Jun 29 2024 00:21:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15701023	+ Email/Text: bnc-bluestem@quantum3group.com	Jun 29 2024 00:21:00	Fingerhut Fetti/Webbank, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120
15701029	+ Email/Text: dleabankruptcy@hrblock.com	Jun 29 2024 00:20:00	H&R Block, 1 H and R Block Way, Kansas City, MO 64105-1905
15701027	Email/Text: dleabankruptcy@hrblock.com	Jun 29 2024 00:20:00	H&R Block, PO Box 2716, Omaha, NE 68103-2716
15701031	+ Email/Text: Bankruptcy@ICSystem.com	Jun 29 2024 00:20:00	IC Systems, Inc, Po Box 64378, Saint Paul, MN

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			55164-0378
15701032	+ Email/Text: Bankruptcy@ICSystem.com	Jun 29 2024 00:20:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
15701034	^ MEBN	Jun 29 2024 00:06:53	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15807169	Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2024 00:56:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15701037	Email/Text: EBN@Mohela.com	Jun 29 2024 00:20:00	MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
15701038	Email/Text: EBN@Mohela.com	Jun 29 2024 00:20:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
15719297	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 29 2024 00:21:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15701035	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 29 2024 00:21:00	Midland Credit Mgmt, 320 East Big Beaver, Troy, MI 48083-1271
15701036	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 29 2024 00:21:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15701041	+ Email/Text: Bankruptcy@natfuel.com	Jun 29 2024 00:21:00	National Fuel, P.O. Box 2081, Erie, PA 16512-2081
15701040	+ Email/Text: Bankruptcy@natfuel.com	Jun 29 2024 00:21:00	National Fuel, 1100 State Street, Erie, PA 16501-1912
15701042	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 29 2024 00:57:22	Navient, Po Box 300001, Greenville, TX 75403-3001
15701051	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 29 2024 00:57:49	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701060	+ Email/PDF: cbp@omf.com	Jun 29 2024 02:22:54	One Main Financial, Po Box 1010, Evansville, IN 47706-1010
15701061	+ Email/PDF: cbp@omf.com	Jun 29 2024 00:57:13	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15805380	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 29 2024 00:57:11	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
15701062	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 29 2024 00:21:00	Penn Power, PO Box 3687, Akron, OH 44309-3687
15701065	Email/Text: bankruptcy@firstenergycorp.com	Jun 29 2024 00:21:00	Penn Power, 76 South Main Street, Akron, OH 44308-1890
15711121	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 29 2024 00:21:00	Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15701066	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 29 2024 00:21:00	Penn Power, 6896 Miller Rd., Suite 204, Brecksville, OH 44141-3222
15701071	+ Email/PDF: ebnotices@pnmac.com	Jun 29 2024 02:22:54	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15701070	+ Email/PDF: ebnotices@pnmac.com	Jun 29 2024 01:42:06	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15718947	+ Email/PDF: ebnotices@pnmac.com	Jun 29 2024 00:56:38	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15701073	Email/Text: bankruptcy@td.com	Jun 29 2024 00:21:00	TD Bank, P.O. Box 219, Lewiston, ME 04243
15701072	Email/Text: bankruptcy@td.com	Jun 29 2024 00:21:00	TD Bank, P.O. Box 605, Bellmawr, NJ 08099-0605
15701074	+ Email/Text: jaxbanko@td.com	Jun 29 2024 00:20:00	TD Bank, PO Box 9223, Farmington, MI

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User: auto

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			48333-9223
15709590	+ Email/Text: tdebn@credbankserv.com	Jun 29 2024 00:20:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15807641	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 29 2024 00:20:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15701075	^ MEBN	Jun 29 2024 00:06:49	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15701077	+ Email/Text: BNCnotices@dcmservices.com	Jun 29 2024 00:20:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15803145	Email/PDF: ebn_ais@aisinfo.com	Jun 29 2024 00:56:50	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15701080	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 29 2024 00:21:00	West Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248
15701079	Email/Text: bankruptcy@firstenergycorp.com	Jun 29 2024 00:21:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15807170	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15701043	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701044	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701045	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701046	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701047	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701048	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701049	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701050	*+	Navient, Po Box 300001, Greenville, TX 75403-3001
15701052	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701053	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701054	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701055	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701056	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701057	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701058	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701059	*+	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
15701063	*+	Penn Power, PO Box 3687, Akron, OH 44309-3687
15701068	*	Penn Power, 76 South Main Street, Akron, OH 44308-1890
15701067	*+	Penn Power, c/o Harris & Harris, 600 West Jackson Blvd., Suite 400, Chicago, IL 60661-5675
15701069	*+	Penn Power, 6896 Miller Rd., Suite 204, Brecksville, OH 44141-3222
15701082	*+	West Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248
15701081	*	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 1 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-1

User: auto

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Andrew M. Plummer julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Deana M. Plummer julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5